

DISTRICT OF NEW JERSEY
 Caption in Compliance with D.N.J. LBR 9004-2(c)
 Law Offices of Mark W. Ford, LLC
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 Attorney for the debtor

In Re: Clifford and Regina Carter

Case Number: 19-28930

Judge: ABA

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
 XX CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
 TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
 (choose one):

1. Motion for Relief from the Automatic Stay filed

By US Bank National Association, creditor,

A hearing has been scheduled for July 14, 2020 .

OR

Motion to Dismiss filed by the Chapter Trustee.

A hearing has been scheduled for .

☐ Certification of Default filed by . creditor,

I am requesting a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☒ I am applying for a forbearance with the mortgage company because I have been adversely affected by COVID-19

X I would like to re-capitalize the arrears into the Chapter 13 Plan.

This certification is being made in an effort to resolve the issues raised by the Trustee in its motion.

3. I certify under penalty of perjury that the foregoing is true and correct.

Date: 6/15/2020_ /s/Clifford Carter

Date: 6/15/2020 /s/ Regina Carter

Note:

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.